



March 19, 2009

Ms. Mary Rupp
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

Re: Advance notice of proposed rulemaking and request for comment
on corporate credit unions

Dear Mr. Rupp:

We would like to support Mr. Alan Carver's plan on reorganization of the corporate credit union system.

The US Corporate Central is a very good example of a board of directors having a conflict of interest to expose US Central through a risk that would maximize their income in order to reward their own corporate.

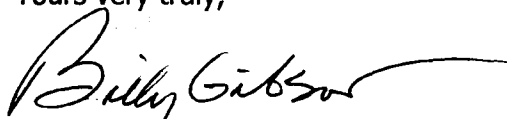
I was one of the new board members that replaced the old board at Georgia Central back in the 1980's when the Department of Banking and Finance in the State of Georgia ousted them for poor management.

It took us several years to get Georgia Central back to a profitable condition, but we now have in place, management and directors to prevent the reoccurrence of bad investment.

We would encourage NCUA to remove all current board of directors of US Central and appoint new directors immediately.

One area that was not clear in Mr. Carver's proposal – will we be permitted to choose among the five or six remaining corporates, the one that we would like to do business with based on services provided and prices and products? Mr. Carver's plan is certainly worthy of consideration and we would like to reiterate again the support of his plan.

Yours very truly,


B. R. Gibson
President – CEO

/jlm